

Table I.F.1(2008) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	70.7%	69.4%	71.7%	70.8%	71.5%	70.4%	70.9%	70.6%
Industry group **								
Agric., fish., forest.	75.8%	.	.	.	.	.	84.2%	71.3%
Mining and manufacturing	75.4%	.	.	.	.	.	73.6%	75.6%
Construction	73.3%	.	.	.	.	.	69.8%	76.8%
Utilities and transp.	69.2%	.	.	.	.	.	74.6%	68.7%
Wholesale trade	75.4%	.	.	.	.	.	77.9%	74.5%
Fin. svcs. and real estate	70.6%	.	.	.	.	.	70.7%	70.6%
Retail trade	79.4%	.	.	.	.	.	75.9%	80.2%
Professional services	63.8%	.	.	.	.	.	68.9%	62.6%
Other services	70.0%	.	.	.	.	.	65.3%	71.2%
Ownership								
For profit, incorporated	73.0%	.	.	.	.	.	72.6%	73.1%
For profit, unincorporated	70.8%	.	.	.	.	.	68.7%	71.4%
Nonprofit	58.7%	.	.	.	.	.	60.2%	58.5%
Age of firm								
Less than 5 years	71.3%	.	.	.	.	.	69.4%	73.8%
5-9 years	74.0%	.	.	.	.	.	73.0%	75.1%
10-19 years	67.9%	.	.	.	.	.	72.7%	64.5%
20 or more years	69.1%	.	.	.	.	.	69.7%	68.9%
Unknown	73.9%	.	.	.	.	.	88.6%	73.9%
Multi/single status								
2 or more locations	71.4%	.	.	.	.	.	77.9%	71.3%
1 location only	69.3%	.	.	.	.	.	70.3%	68.1%
Percent full-time employees								
Less than 25%	73.7%	.	.	.	.	.	60.1%	76.1%
25-49 %	78.3%	.	.	.	.	.	70.2%	80.0%
50-74 %	68.2%	.	.	.	.	.	70.2%	67.8%
75% or more	70.7%	.	.	.	.	.	71.2%	70.5%
Union presence								
No union employees	71.9%	.	.	.	.	.	71.3%	72.1%
Has union employees	66.3%	.	.	.	.	.	61.7%	66.5%
Unknown	70.2%	.	.	.	.	.	68.9%	70.2%
Percent low wage employees								
50% or more low wage	78.4%	.	.	.	.	.	72.7%	79.4%
Less than 50% low wage	69.3%	.	.	.	.	.	70.6%	68.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.1(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.09%	1.30%	0.91%	0.81%	0.94%	0.66%	0.61%
Industry group **								
Agric., fish., forest.	7.12%	.	.	.	.	.	4.99%	9.47%
Mining and manufacturing	0.97%	.	.	.	.	.	1.68%	1.10%
Construction	1.85%	.	.	.	.	.	1.98%	3.52%
Utilities and transp.	2.79%	.	.	.	.	.	5.29%	3.21%
Wholesale trade	2.63%	.	.	.	.	.	2.67%	3.24%
Fin. svcs. and real estate	1.56%	.	.	.	.	.	4.02%	1.87%
Retail trade	1.45%	.	.	.	.	.	2.01%	1.52%
Professional services	0.87%	.	.	.	.	.	1.78%	1.16%
Other services	0.84%	.	.	.	.	.	1.21%	1.17%
Ownership								
For profit, incorporated	0.60%	.	.	.	.	.	0.82%	0.78%
For profit, unincorporated	1.87%	.	.	.	.	.	2.09%	2.24%
Nonprofit	1.08%	.	.	.	.	.	3.00%	1.31%
Age of firm								
Less than 5 years	1.97%	.	.	.	.	.	2.82%	3.60%
5-9 years	1.86%	.	.	.	.	.	1.70%	3.40%
10-19 years	2.19%	.	.	.	.	.	1.61%	3.37%
20 or more years	0.88%	.	.	.	.	.	1.28%	1.06%
Unknown	1.22%	.	.	.	.	.	10.89%	1.22%
Multi/single status								
2 or more locations	0.81%	.	.	.	.	.	3.25%	0.82%
1 location only	0.54%	.	.	.	.	.	0.66%	0.87%
Percent full-time employees								
Less than 25%	2.27%	.	.	.	.	.	5.58%	1.42%
25-49 %	1.48%	.	.	.	.	.	3.25%	1.41%
50-74 %	1.75%	.	.	.	.	.	2.53%	2.14%
75% or more	0.54%	.	.	.	.	.	0.63%	0.69%
Union presence								
No union employees	0.55%	.	.	.	.	.	0.75%	0.71%
Has union employees	1.52%	.	.	.	.	.	3.73%	1.56%
Unknown	1.09%	.	.	.	.	.	5.88%	1.09%
Percent low wage employees								
50% or more low wage	0.82%	.	.	.	.	.	1.36%	0.85%
Less than 50% low wage	0.53%	.	.	.	.	.	0.75%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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